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APPLICATION NO.	FILING DATE	FIRST NAMED INVENTOR	ATTORNEY DOCKET NO.	CONFIRMATION NO.
10/016,015	10/26/2001	Patrick R. Clark	01-330	4131

719 7590 08/24/2007

Caterpillar Inc.  
Intellectual Property Dept.  
AB 6490  
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PEORIA, IL 61629-6490

EXAMINER
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AKINTOLA, OLABODE

ART UNIT	PAPER NUMBER
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3691

MAIL DATE	DELIVERY MODE
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08/24/2007

PAPER

**Please find below and/or attached an Office communication concerning this application or proceeding.**

The time period for reply, if any, is set in the attached communication.

## Office Action Summary

Application No.

10/016,015

Applicant(s)

CLARK ET AL.

Examiner

Olabode Akintola

Art Unit

3691

-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address --

### Period for Reply

A SHORTENED STATUTORY PERIOD FOR REPLY IS SET TO EXPIRE 3 MONTH(S) OR THIRTY (30) DAYS, WHICHEVER IS LONGER, FROM THE MAILING DATE OF THIS COMMUNICATION.

- Extensions of time may be available under the provisions of 37 CFR 1.136(a). In no event, however, may a reply be timely filed after SIX (6) MONTHS from the mailing date of this communication.
- If NO period for reply is specified above, the maximum statutory period will apply and will expire SIX (6) MONTHS from the mailing date of this communication.
- Failure to reply within the set or extended period for reply will, by statute, cause the application to become ABANDONED (35 U.S.C. § 133). Any reply received by the Office later than three months after the mailing date of this communication, even if timely filed, may reduce any earned patent term adjustment. See 37 CFR 1.704(b).

### Status

- 1) ☒ Responsive to communication(s) filed on 22 May 2007.
- 2a) ☒ This action is **FINAL**. 2b) ☐ This action is non-final.
- 3) ☐ Since this application is in condition for allowance except for formal matters, prosecution as to the merits is closed in accordance with the practice under *Ex parte Quayle*, 1935 C.D. 11, 453 O.G. 213.

### Disposition of Claims

- 4) ☒ Claim(s) 1-42 is/are pending in the application.
- 4a) Of the above claim(s) \_\_\_\_\_ is/are withdrawn from consideration.
- 5) ☐ Claim(s) \_\_\_\_\_ is/are allowed.
- 6) ☒ Claim(s) 1-42 is/are rejected.
- 7) ☐ Claim(s) \_\_\_\_\_ is/are objected to.
- 8) ☐ Claim(s) \_\_\_\_\_ are subject to restriction and/or election requirement.

### Application Papers

- 9) ☐ The specification is objected to by the Examiner.
- 10) ☐ The drawing(s) filed on \_\_\_\_\_ is/are: a) ☐ accepted or b) ☐ objected to by the Examiner.  
Applicant may not request that any objection to the drawing(s) be held in abeyance. See 37 CFR 1.85(a).  
Replacement drawing sheet(s) including the correction is required if the drawing(s) is objected to. See 37 CFR 1.121(d).
- 11) ☐ The oath or declaration is objected to by the Examiner. Note the attached Office Action or form PTO-152.

### Priority under 35 U.S.C. § 119

- 12) ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some \* c) ☐ None of:
- ☐ Certified copies of the priority documents have been received.
  - ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
  - ☐ Copies of the certified copies of the priority documents have been received in this National Stage application from the International Bureau (PCT Rule 17.2(a)).

\* See the attached detailed Office action for a list of the certified copies not received.

### Attachment(s)

- |  |   |
|--|---|
| 1) <input checked="" type="checkbox"/> Notice of References Cited (PTO-892)          | 4) <input type="checkbox"/> Interview Summary (PTO-413)           |
| 2) <input type="checkbox"/> Notice of Draftsperson's Patent Drawing Review (PTO-948) | Paper No(s)/Mail Date. _____                                      |
| 3) <input type="checkbox"/> Information Disclosure Statement(s) (PTO/SB/08)          | 5) <input type="checkbox"/> Notice of Informal Patent Application |
| Paper No(s)/Mail Date _____  | 6) <input type="checkbox"/> Other: _____                          |

## DETAILED ACTION

### *Claim Rejections - 35 USC § 102*

The following is a quotation of the appropriate paragraphs of 35 U.S.C. 102 that form the basis for the rejections under this section made in this Office action:

A person shall be entitled to a patent unless –

(e) the invention was described in (1) an application for patent, published under section 122(b), by another filed in the United States before the invention by the applicant for patent or (2) a patent granted on an application for patent by another filed in the United States before the invention by the applicant for patent, except that an international application filed under the treaty defined in section 351(a) shall have the effects for purposes of this subsection of an application filed in the United States only if the international application designated the United States and was published under Article 21(2) of such treaty in the English language.

Claims 1-6, 8, 10-16, 18, 20-27, 29, 31-37, 39 and 41 are rejected under 35 U.S.C. 102(e) as being anticipated by Sinclair (USPN 6208979).

Re claims 1-6, 8, 10-16, 18, 20-27, 29, 31-37, 39 and 41: Sinclair teaches a computer based system and method for automatically creating a list of financing documents for a transaction, the method including the steps of: inserting transaction information by a user (col. 6, lines 60-65); requesting a decision criteria document (col. 7, lines 31-42, col. 10, lines 30-37); requesting initial information in response to the request for a decision criteria document (col. 7, lines 34-36); determining the initial information from the transaction information (col. 7, lines 44-57); preparing the decision criteria document, the decision criteria document having a plurality of data fields as a function of the initial information (col. 7, lines 31-57, col. 10, lines 30-37); receiving completed data fields (col. 7, lines 30-33) ; and, automatically selecting a required set

of documents based on the completed data fields and preparing the list of financing documents (col. 9, lines 5-9).

***Claim Rejections - 35 USC § 103***

The following is a quotation of 35 U.S.C. 103(a) which forms the basis for all obviousness rejections set forth in this Office action:

(a) A patent may not be obtained though the invention is not identically disclosed or described as set forth in section 102 of this title, if the differences between the subject matter sought to be patented and the prior art are such that the subject matter as a whole would have been obvious at the time the invention was made to a person having ordinary skill in the art to which said subject matter pertains. Patentability shall not be negated by the manner in which the invention was made.

The factual inquiries set forth in *Graham v. John Deere Co.*, 383 U.S. 1, 148 USPQ 459 (1966), that are applied for establishing a background for determining obviousness under 35 U.S.C. 103(a) are summarized as follows:

1. Determining the scope and contents of the prior art.
2. Ascertaining the differences between the prior art and the claims at issue.
3. Resolving the level of ordinary skill in the pertinent art.
4. Considering objective evidence present in the application indicating obviousness or nonobviousness.

Claims 9, 19, 30 and 40 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sinclair.

Re claims 9: Sinclair does not explicitly teach wherein each document in the list of financing documents includes a document name, a number of copies, and a simplex/duplex code. However, Sinclair teaches generating necessary documents (col. 9, lines 5-6). Official notice is hereby taken that it is old and well known to have in a list of necessary document, the document name, number of copies and codes. It would have been obvious to one of ordinary skill in the art at the

Art Unit: 3691

time of the invention to modify Sinclair to include the document name, number of copies and codes as part of the requirement of tracking purposes.

Claims 7, 17, 28 and 38 are rejected under 35 U.S.C. 103(a) as being unpatentable over Sinclair in view of Fletcher et al (USPN 6112190).

Re claims 7, 17, 28 and 38: Sinclair does not explicitly teach the step of allowing a user to override the required set of documents. Fletcher teaches the step of allowing a user to override the required set of documents (col. 11, lines 34-37). It would have been obvious to one of ordinary skill in the art at the time of the invention to modify Sinclair to include this step as taught by Fletcher. One would have been motivated to do so in order to allow the user to make changes as may be deemed necessary by overriding the document.

### ***Response to Arguments***

Applicant's arguments filed 5/22/2007 have been fully considered but they are not persuasive.

In response to applicant's argument that the Sinclair reference does not disclose the step of requesting a decision criteria document. Examiner respectfully disagrees. Examiner interpret the step of requesting financing by a customer whereby the dealer connects to the system and navigates within the system to enter applicant data including personal and financial information

as reading on this limitation (see col. 6, lines 60 –65). Furthermore, Fletcher teaches “entering and importing via links with databases data relating to a loan application into a data management system, automatically checking the entered data for completeness, automatically generating relevant documents for the loan applicant relating to the application, and automatically transmitting the data to an expert analysis system. In addition, the invention includes the step of the expert analysis system automatically assessing and recommending a loan decision using an assessment model and the data. If the loan application is approved, the invention automatically generates reports relating to the loan and transmits applicant information from the expert analysis system to the data management system” (see col. 3, lines 64 through col. 4, lines 11)

### ***Conclusion***

**THIS ACTION IS MADE FINAL.** Applicant is reminded of the extension of time policy as set forth in 37 CFR 1.136(a).

A shortened statutory period for reply to this final action is set to expire THREE MONTHS from the mailing date of this action. In the event a first reply is filed within TWO MONTHS of the mailing date of this final action and the advisory action is not mailed until after the end of the THREE-MONTH shortened statutory period, then the shortened statutory period will expire on the date the advisory action is mailed, and any extension fee pursuant to 37 CFR 1.136(a) will be calculated from the mailing date of the advisory action. In no event,

however, will the statutory period for reply expire later than SIX MONTHS from the mailing date of this final action.

Any inquiry concerning this communication or earlier communications from the examiner should be directed to Olabode Akintola whose telephone number is 571-272-3629. The examiner can normally be reached on M-F 8:30AM -5:00PM.

If attempts to reach the examiner by telephone are unsuccessful, the examiner's supervisor, Alexander Kalinowski can be reached on 571-272-6771. The fax phone number for the organization where this application or proceeding is assigned is 571-273-8300.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see <http://pair-direct.uspto.gov>. Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free). If you would like assistance from a USPTO Customer Service Representative or access to the automated information system, call 800-786-9199 (IN USA OR CANADA) or 571-272-1000.

OA



HANI M. KAZIMI  
PRIMARY EXAMINER